

House File 14 - Introduced

HOUSE FILE 14

BY HUNTER

A BILL FOR

1 An Act providing for reduced automobile insurance premiums
2 for older adults who complete a certified driver safety
3 education course.

4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. NEW SECTION. **321.178B Driver safety education**
2 **program.**

3 1. The department, in consultation with the department
4 of public safety, shall provide for the establishment of
5 a certified driver safety education course to be offered
6 throughout the state. The department shall adopt rules to
7 administer this section, including but not limited to rules
8 establishing curriculum requirements, hours of instruction, and
9 instructor qualifications. The rules shall provide for the
10 administration of a written test and issuance of a certificate
11 to demonstrate a person's successful completion of the course
12 for purposes of qualifying for an automobile insurance premium
13 discount under section 516B.4.

14 2. The department may establish recertification courses
15 based on the curriculum offered in the driver safety education
16 course. A person who successfully completes a recertification
17 course approved by the department within three years of
18 obtaining a driver safety education certificate under
19 subsection 1 shall be issued a new certificate. For the
20 purpose of maintaining eligibility for an automobile insurance
21 premium discount under section 516B.4, a person may continue
22 to be recertified by successfully completing a recertification
23 course at least once every three years.

24 Sec. 2. NEW SECTION. **516B.4 Senior driver insurance premium**
25 **reduction.**

26 1. The commissioner shall require that beginning January
27 1, 2018, an insurance company transacting business in this
28 state shall provide a premium reduction of at least ten percent
29 for an automobile insurance policy, as defined in section
30 515D.2, issued to a person fifty-five years of age or older
31 who has completed a certified driver safety education course
32 or recertification course within the last three years, as
33 evidenced by a certificate issued pursuant to section 321.178B.
34 If the person entitled to the premium reduction is insured
35 under a policy covering more than one driver, the amount of the

1 premium reduction may be prorated according to the number of
2 insured drivers covered under the policy who qualify for the
3 reduced premium.

4 2. An insurance company may revoke a premium reduction
5 provided pursuant to subsection 1 for an insured driver who
6 is involved in a motor vehicle accident during the period of
7 the premium reduction if the driver committed a violation of
8 chapter 321 that was a contributing factor in the accident.

9 EXPLANATION

10 The inclusion of this explanation does not constitute agreement with
11 the explanation's substance by the members of the general assembly.

12 This bill requires the department of transportation (DOT),
13 in consultation with the department of public safety, to
14 establish a certified driver safety education course to be
15 offered throughout the state. A person who successfully
16 completes the driver safety education course is issued a
17 certificate.

18 Beginning January 1, 2018, the commissioner of insurance
19 must require insurers to provide a 10 percent automobile
20 insurance premium reduction for persons 55 years of age or
21 older who have obtained a driver safety education course
22 certificate within the last three years. The premium reduction
23 may be prorated based on the number of insured drivers under
24 the policy who qualify for the reduction. In addition, the
25 insurer may revoke the premium reduction for a driver who is
26 involved in a motor vehicle accident if the driver committed a
27 violation of Code chapter 321 (motor vehicles and law of the
28 road) that was a contributing factor in the accident.

29 The bill authorizes the DOT to develop recertification
30 courses which may be taken by a person in lieu of the full
31 driver safety education course in order to continue to qualify
32 for the insurance premium reduction.